



PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Harlan Arthur HURWITZ et al.

Group Art Unit: 3627

Application No.: 10/524,110

Examiner: L. CHAMPAGNE

Filed: December 5, 2005

Docket No.: 115572.01

For: PAYMENT MEDIA MANAGEMENT

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 CFR §1.56, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO-1449. Unless otherwise indicated herein, one copy of each reference is attached. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

- 1. This Information Disclosure Statement is being filed more than three months after the U.S. filing date AND after the mailing date of the first Office Action on the merits, but before the mailing date of a Final Rejection, Notice of Allowance or other action that closes prosecution (e.g., Quayle Action).
- a. Attached is our Check No. 222336 in the amount of \$180.00 in payment of the fee under 37 CFR §1.17(p). Please credit or debit Deposit Account No. 15-0461 as needed to ensure consideration of the disclosed information.
- 2. In accordance with 37 CFR §1.98(a)(2)(ii), copies of any U.S. patents and patent application publications are not attached.
- 3. One or more reference cited herein was cited in an International Search Report for a related application. Copies of these International Search Reports are attached for the Examiner's information. See References 1, 2, 4, 10, 15-17 and 27.

4. One or more reference cited herein was cited by or submitted to the Office in relating applications Nos. 10/524,111, 10/524,113, 10/524,112 and 10/524,109, filed December 9, 2005, December 7, 2005, December 9, 2005 and December 9, 2005, respectively, and U.S. Patent No. 7,537,153. See References 1-46.

Respectfully submitted,



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